

**United States Bankruptcy Court
Western District of Tennessee**

In re **Barbrial Watson**

Debtor(s)

Case No.
Chapter

13

**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S): (H) **Barbrial Watson** S.S.# **xxx-xx-7521**
(W) S.S.#

ADDRESS: **3183 Mountain Terrace**
Memphis, TN 38127

PLAN PAYMENT: Debtor(s) to pay \$ **842.00** (weekly, every two weeks, semi-monthly, monthly)

PAYROLL DEDUCTION: OR (X) DIRECT PAY

BECAUSE:

FIRST PAYMENT DATE:

PLACE OF EMPLOYMENT: **Penske Logistics**

ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

		MONTHLY PLAN PMT.
AUTO INSURANCE:	() Not included in Plan () Included in Plan	\$ -NONE-
CHILD SUPPORT:	Future support through Plan to	\$ -NONE-
	Child support arrearage amount	\$
PRIORITY CREDITORS:	-NONE-	\$ -NONE-

HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).	
Home Loan Investment Bank	Ongoing pmt. Begin	\$ CURRENT
	Approx. arrearage 0.00 Interest 0.00 %	\$ 0.00

SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325{a}{5})	VALUE COLLATERAL	RATE OF INTEREST	MONTHLY PLAN PMT.
Autopay Services	\$ 3,469.10	5.25 %	\$ 125.00
City of Memphis Treasurer	\$ 0.00	12.00 %	\$ 41.00
Shelby County Trustee	\$ 0.00	12.00 %	\$ 281.00

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Pay **21** % of these claims after above claims are paid or pay all disposable income for term of plan;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$140,897.00**

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

Rejected Leases

-NONE-

Assumed Leases

-NONE-

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

DEBTOR'S ATTORNEY: **Michael W. Mitchell 13350
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